

***IN THE UNITED STATES PATENT AND TRADEMARK OFFICE***

Applicant: Bruce Bent et al.  
Title: SYSTEMS AND METHODS FOR  
ADMINISTERING RETURN  
SWEEP ACCOUNTS  
Appl. No.: 10/071,053  
Filing Date: 02/08/2002  
Examiner: Mary Da Zhi Wang Cheung  
Art Unit: 3694  
Confirmation Number: 9308

**TERMINAL DISCLAIMER**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

Your Petitioner, Reserve Management Corporation, having its principal place of business at 1250 Broadway, New York, New York 10001-3701, represents that it is the owner of the entire right, title, and interest in and to U.S. Patent Application Serial No. 10/071,053, filed 02/08/2002, which is a continuation-in-part of U.S. Patent Application No. 09/176,340 filed 10/21/1998 (now U.S. Patent No. 6,374,231) and of 09/677,535, filed 10/02/2000, by virtue of an Assignment filed and recorded on 12/13/2004, on Reel/Frame 015451/0533, in the United States Patent and Trademark Office. A copy of the PTO Abstract of Title is attached hereto as APPENDIX A. Further, your Petitioner represents that it is the owner of U.S. Patent No. 6,374,231, which issued on U.S. Patent Application No. 09/176,340, filed 10/21/1998, by virtue of an Assignment filed and recorded on 12/13/2004, on Reel/Frame 015452/0066, in the United States Patent and Trademark Office. A copy of the PTO Abstract of Title is attached hereto as APPENDIX B. Further, your Petitioner represents that it is the owner of U.S. Patent Application No. 09/677,535, filed 10/02/2000,

by virtue of an Assignment filed and recorded on 12/13/2004, on Reel/Frame 015451/0517, in the United States Patent and Trademark Office. A copy of the PTO Abstract of Title is attached hereto as APPENDIX C. Further, your Petitioner represents that it is the owner of U.S. Patent Application No. 10/305,439, filed 11/26/2002, by virtue of an Assignment filed and recorded on 12/13/2004, on Reel/Frame 015451/0583, in the United States Patent and Trademark Office. A copy of the PTO Abstract of Title and assignment is attached hereto as APPENDIX D. Further, your Petitioner represents that it is the owner of U.S. Patent Application No. 10/382,946, filed 03/06/2003, by virtue of an Assignment filed and recorded on 12/13/2004, on Reel/Frame 015451/0575, in the United States Patent and Trademark Office. A copy of the PTO Abstract of Title is attached hereto as APPENDIX E. Further, your Petitioner represents that it is the owner of U.S. Patent Application No. 11/840,052, filed 08/16/07, 11/840,0060, filed 08/16/07, and 11/840,064, filed 08/16/07, all being divisional applications of 10/305,439, by virtue of an Assignment filed and recorded on 12/13/2004, on Reel/Frame 015451/0837, in the United States Patent and Trademark Office, a copy of which is attached hereto as APPENDIX D.

Your Petitioner, Reserve Management Corporation, subject to the limitations to follow, hereby disclaims the terminal part of the term of any patent granted on the above identified '053 patent application which would extend beyond the full statutory term, as shortened by any terminal disclaimer, of U.S. Patent 6,374,231, and hereby agrees that any patent so granted on the above identified patent application shall be enforceable only for and during such period that the legal title to each of U.S. Patent 6,374,231 and U.S. Patent Application Nos. 09/677,535, and 10/305,439 and 10/382,946 and 11/840,052 and 11/840,060 and 11/840,064 shall be the same as the legal title to any patent granted on the above identified patent application, this agreement to run with any patent granted on the above identified patent application and to be binding upon the grantee, its successors or assigns.

In making the above disclaimer, Petitioner does not disclaim any terminal part of any patent granted on the above identified patent application, prior to the full statutory term of U.S. Patent 6,374,231, as defined in 35 U.S.C. §§154-156 and 173, in the event that U.S. Patent 6,374,231 expires for failure to pay a maintenance fee, is held unenforceable or is

found invalid in a final judgment by a court of competent jurisdiction, is statutorily disclaimed in whole or terminally disclaimed under 37 CFR §1.321(a), has all claims canceled by a reexamination certificate or as a result of an interference proceeding, or is otherwise not deemed to provide the rights conveyed by 35 USC §154, prior to the full statutory term of U.S. Patent 6,374,231 as defined in 35 USC §§154-156 and 173, except for the separation of legal title stated above. Further, Petitioner does not disclaim any terminal part of a patent granted on the above identified patent application that would extend beyond the present termination of U.S. Patent 6,374,231 in the event that such present term is extended by virtue of compliance with the conditions for term extension of any present or future patent term extension provisions of the patent law, including but not limited to 35 U.S.C. §§155, 155A or 156, and without waiving Petitioner's right to extend the term of a patent granted on the above identified patent application to the extent provided by law. Additionally, this terminal disclaimer shall be effective only if a patent is granted on 10/071,053 patent application within twelve months from the date hereof.

The undersigned, being the Attorney of Record for the above identified patent application, and duly authorized to act on behalf of Petitioner, certifies that he has reviewed the Assignments attached as APPENDICES A, B, C, D, and E, and to the best of his knowledge and belief, legal title to the above identified patent application and U.S. Patent 6,374,231 and U.S. Patent Application Nos. 09/677,535, and 10/305,439 and 10/382,946 and 11/840,052 and 11/840,060 and 11/840,064 rests with Petitioners, Reserve Management Corporation. The undersigned declares that all statements made herein of his own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001, Title 18 of

the United States Code, and that such willful false statements may jeopardize the validity of the above-identified application or any patent issuing therefrom.

Respectfully submitted,

Date 9/29/08

By 

FOLEY & LARDNER LLP  
Customer Number: 22428  
Telephone: (202) 672-5485  
Facsimile: (202) 672-5399

William T. Ellis  
Attorney for Applicant  
Registration No. 26,874

# APPENDIX A

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10/071,053	Systems and methods for administering return sweep accounts	07-16- 2008::11:36:45
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**Patent Assignment Abstract of Title****Total Assignments: 1****Application #:** 10071053**Filing Dt:** 02/08/2002**Patent #:** NONE**Issue Dt:****PCT #:** NONE**Publication #:** US20080046361**Pub Dt:** 02/21/2008**Inventors:** Bruce Bent, Bruce Bent II**Title:** Systems and methods for administering return sweep accounts**Assignment: 1****Reel/Frame:** 015451 / 0533**Received:** 12/13/2004**Recorded:** 12/13/2004**Mailed:** 12/15/2004**Pages:** 5**Conveyance:** ASSIGNMENT OF ASSIGNORS INTEREST (SEE DOCUMENT FOR DETAILS).**Assignors:** BENT, BRUCE**Exec Dt:** 11/23/2004

BENT, II, BRUCE

**Exec Dt:** 11/23/2004**Assignee:** RESERVE MANAGEMENT CORPORATION

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# APPENDIX B



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## Patent Assignment Abstract of Title

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## Total Assignments: 1

Patent #: 6374231

Issue Dt: 04/16/2002

Application #: 09176340

Filing Dt: 10/21/1998

Inventors: BRUCE BENT, BRUCE BENT II

Title: MONEY FUND BANKING SYSTEM

## Assignment: 1

Reel/Frame: 015452/0066

Recorded: 12/13/2004

Pages: 5

Conveyance: ASSIGNMENT OF ASSIGNORS INTEREST (SEE DOCUMENT FOR DETAILS).

Assignors: BENT, BRUCE

Exec Dt: 11/23/2004

BENT II, BRUCE

Exec Dt: 11/23/2004

Assignee: RESERVE MANAGEMENT CORPORATION

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Correspondent: FOLEY &amp; LARDNER LLP

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# APPENDIX C



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## Patent Assignment Abstract of Title

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## Total Assignments: 1

**Patent #:** NONE      **Issue Dt:**      **Application #:** 09677535      **Filing Dt:** 10/02/2000  
**Publication #:** [20070271174](#)      **Pub Dt:** 11/22/2007  
**Inventors:** Bruce Bent, Bruce Bent II  
**Title:** SYSTEMS AND METHODS FOR MANAGING CLIENT ACCOUNTS

## Assignment: 1

**Reel/Frame:** [015451/0517](#)      **Recorded:** 12/13/2004      **Pages:** 5  
**Conveyance:** ASSIGNMENT OF ASSIGNORS INTEREST (SEE DOCUMENT FOR DETAILS).  
**Assignors:** [BENT, BRUCE](#)      **Exec Dt:** 11/23/2004  
[BENT, II, BRUCE](#)      **Exec Dt:** 11/23/2004  
**Assignee:** [RESERVE MANAGEMENT CORPORATION](#)  
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# APPENDIX D

10/305,439 Money fund banking system

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2008::12:38:29

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**Patent Assignment Abstract of Title**

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**Total Assignments: 1****Application #:** 10305439**Filing Dt:** 11/26/2002**Patent #:** NONE**Issue Dt:****PCT #:** NONE**Publication #:** NONE**Pub Dt:****Inventors:** Bruce Bent, Bruce Bent II**Title:** Money fund banking system**Assignment: 1****Reel/Frame:** 015451 / 0583**Received:** 12/13/2004**Recorded:** 12/13/2004**Mailed:** 12/15/2004**Pages:** 5**Conveyance:** ASSIGNMENT OF ASSIGNORS INTEREST (SEE DOCUMENT FOR DETAILS).**Assignors:** BENT, BRUCE**Exec Dt:** 11/23/2004

BENT, BRUCE II

**Exec Dt:** 11/23/2004**Assignee:** RESERVE MANAGEMENT CORPORATION

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**Correspondent:** FOLEY & LARDNER LLP

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### ASSIGNMENT

WHEREAS, Bruce Bent and Bruce Bent II (hereinafter "the Assignors"), both citizens of the United States of America respectively residing at 18 Heights Road, Manhasset, New York 11030, and 99 Jane Street, Apt. 11B, New York, New York 10014, have invented one or more certain new and useful improvements (hereinafter "said inventions(s)") in "MONEY FUND BANKING SYSTEM," for which an application for United States Letters Patent was filed on November 26, 2002 as U.S. Patent Application Serial No. 10/305,439 (hereinafter "the '439 Application"), and;

WHEREAS, Reserve Management Corporation (hereinafter "the Assignee"), a corporation organized under the laws of the State of New Jersey, having a principal place of business at 1250 Broadway, New York, NY 10001-3701, is desirous of acquiring the entire right, title and interest in, to and under the '439 Application and said invention(s) described therein, and each and every patent that can be issued on the '439 Application and on said invention(s) in the United States of America and in its territories and possessions, and in any and all countries foreign to the United States of America;

NOW, THEREFORE, TO ALL WHOM IT MAY CONCERN, be it known that for and in consideration of One Dollar (\$1.00), in hand paid, and other good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, the Assignors have sold, assigned and transferred, and by these presents do hereby sell, assign and transfer unto the Assignee the full and exclusive right, title and interest in, to and under (1) the '439 Application and said invention(s), including the right to apply for any Letters Patent in the United States of America, and in its territories and possessions, and in any and all foreign countries on said invention(s); (2) any and all other applications for Letters Patent, in whatsoever countries, including all divisional, renewal, reissue, reexamination, substitute, continuation, and convention applications based in whole or in part upon said invention(s) or upon the '439 Application; and (3) any and all Letters Patent which may issue thereon in the United States and in any and all foreign countries, and any and all reissues, reexaminations, extensions, renewals, divisions, or continuations of said Letters Patent, to the full term or terms for which said

Letters Patent may be issued, every priority right that is or may be predicated upon or arise from said invention(s), the '439 Application, and said Letters Patent, and all income, royalties, damages and payments now or hereafter due or payable in respect to said invention(s), the '439 Application and said Letters Patent, and all causes of action (either in law or in equity) and the right to sue, counterclaim and recover for past, present and future infringement of said invention(s), the '439 Application, and said Letters Patent, the same to be held and enjoyed by the Assignee for its own use and benefit, and for the use and benefit of its successors, assigns or other legal representatives to the end of the term or terms for which a patent or patents may be granted as fully and entirely as if the same would have been held and enjoyed by the Assignors had this Assignment not been made.

Assignors hereby authorize and request the Commissioner of Patents and Trademarks of the United States, and any official of any other country empowered to issue patents, to record this Assignment, and to issue or transfer any and all Letters Patent on said invention(s) or resulting from the '439 Application directly to the Assignee as owner of all right, title and interest therein, or otherwise as the Assignee may direct, in accordance with the terms of this Assignment.

Assignors hereby authorize the Assignee and its successors to apply for a patent or patents upon any or all of said invention(s) in any and all countries wherever the same is permitted by law in Assignor's name, or in Assignee's name, or otherwise as the Assignee may deem advisable.

Assignors hereby represent and warrant that the Assignors have the full right to convey the entire right and interest herein assigned, that there is no right or interest outstanding inconsistent with the rights and interests granted herein, and that the Assignors will not execute any instrument or grant or transfer any rights or interest inconsistent with the rights and interests granted herein.

Assignors hereby covenant and agree that the Assignors will, upon request of the Assignee, communicate to the Assignee any facts known to the Assignors relating to said invention(s) and the history thereof, testify in any legal proceeding, execute all lawful papers including without limitation all divisional, continuing and reissue


applications and all rightful oaths and declarations, and will generally do all further acts which may be deemed necessary by the Assignee to obtain and enforce proper patent protection for said invention(s) in any and all countries, and do all things necessary to carry out the purpose of this instrument, at the expense of the Assignee and its successors.

Assignors hereby agree that the Assignment granted hereunder shall be effective *nunc pro tunc* from November 26, 2002, the filing date of the '439 Application.

IN WITNESS WHEREOF, the Assignors have signed this Assignment on the date indicated adjacent to their respective signatures below.

Dated: November 23, 2004

By: \_\_\_\_\_

  
Bruce Bent

STATE OF New York )  
COUNTY OF New York ) ss.:

On this 23<sup>rd</sup> day of November, 2004, before me came Bruce Bent to me known and known to me to be the individual described in, and who executed the foregoing instrument, and he acknowledged to me that he had executed the same.

  
Notary Public

SUSAN KAPLAN  
Notary Public, State of New York  
No. 01KAS008170  
Qualified in Kings County  
Commission Expires February 15, 2007

Dated: November 23, 2004

By: \_\_\_\_\_

  
Bruce Bent II

STATE OF New York )  
COUNTY OF New York ) ss.:

On this 25<sup>th</sup> day of November, 2004, before me came Bruce Bent II to me known and known to me to be the individual described in, and who executed the foregoing instrument, and he acknowledged to me that he had executed the same.

S. S. Kaplan  
Notary Public

SUGAN KAPLAN  
Notary Public, State of New York  
No. 01KAS008179  
Qualified in Kings County 87  
Commission Expires February 10, 2007

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# APPENDIX E

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10/382,946	Systems and methods for providing enhanced account management services for multiple banks	09-29-2008::12:47:24
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**Patent Assignment Abstract of Title****Total Assignments: 1****Application #:** 10382946**Filing Dt:** 03/06/2003**Patent #:** NONE**Issue Dt:****PCT #:** NONE**Publication #:** NONE**Pub Dt:****Inventors:** Bruce Bent, Bruce Bent II**Title:** Systems and methods for providing enhanced account management services for multiple banks**Assignment: 1****Reel/Frame:** 015451 / 0575**Received:** 12/13/2004**Recorded:** 12/13/2004**Mailed:** 12/15/2004**Pages:** 5**Conveyance:** ASSIGNMENT OF ASSIGNORS INTEREST (SEE DOCUMENT FOR DETAILS).**Assignors:** BENT, BRUCE**Exec Dt:** 11/23/2004

BENT, BRUCE II

**Exec Dt:** 11/23/2004**Assignee:** RESERVE MANAGEMENT CORPORATION

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